In re: Sterling White, Sr Dollicia Ann White Debtors Case No. 13-00198-RNO Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0314-1 User: DDunbar Page 1 of 2 Date Rcvd: Oct 31, 2017 Form ID: 3180WJO2 Total Noticed: 27

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 02, 2017.
                                                                               Harrisburg, PA 17110-9385
                                               3816 Birchwood Circle,
3816 Birchwood Circle,
                  #+Sterling White, Sr,
db
                                                                                Harrisburg, PA 17110-9385
jdb
                   +Dollicia Ann White,
                  +Gary Imblum, Imblum Law Offices, P.C., 4615 Derry Street, F
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
md
                                                                                                      Harrisburg, PA 17111-2660
cr
                   (address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
                   Lewisville, TX 75067)
+AMERILOAN, 5111 N. SCOTTSDALE ROAD, SCOTTSDALE, AZ 85250-7075
+Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursvil
                  +Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
+EXTRAFUNDS, PO BOX 528, HAYS, MT 59527-0528
+J.P HARRIS ASSOCIATES, PO BOX 226, MECHANICSBURG, PA 17055-0226
+KML LAW GROUP PC, 701 MARKET STREET, SUITE 500 - BNY INDEPENDENCE, PHILADELPHIA, PA 19106-1538
+NATIONAL PAYDAY LOAN 515 C COM-
4246115
4247312
4263771
4246118
4246122
4246123
4246124
                   +NATIONAL PAYDAY LOAN, 515 G SOUTHEAST,
                                                                          MIAMI, OK 74354-8224
                   +PP&L, 827 HAUSMAN ROAD, ALLENTOWN, PA 18104-9392
4246126
                   +QXLONLINE.COM, 15503 VENTURA BLVD, STE 300, ENCINO, CA 91436-3127
4246127
4246128
                   +SUQUEHANNA TOWNSHIP, C/O JP HARRIS TAX COLLECTOR,
                                                                                         PO BOX 226,
                     MECHANICSBURG, PA 17055-0226
                                                                                              HARRISBURG, PA 17110-3301
Harrisburg, PA 17110-3301
4246129
                   +SUSQUEHANNA TOWNSHIP SCHL DIST,
                                                                1900 LINGLESTOWN ROAD,
                   +Susquehanna Township Authority, 1900 Linglestown Road,
4251991
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   +EDI: AISACG.COM Oct 31 2017 19:03:00
                                                                        Capital One Auto Finance, PO Box 201347,
                     Arlington, TX 76006-1347
                   +EDI: IRS.COM Oct 31 2017 19:04:00
                                                                    IRS, 600 Arch Street Room 5200,
                     Philadelphia, PA 19106-1611
                   +E-mail/Text: rbaldwin@autotrakk.com Oct 31 2017 19:18:59
SUITE 200, MONTOURSVILLE, PA 17754-9416
4246116
                                                                                                  AUTOTRACK, 1500 SYCAMORE ROAD,
                   +EDI: BANKAMER.COM Oct 31 2017 19:04:00
4246117
                                                                          BANK OF AMERICA, 7105 CORPORATE DRIVE, PTX C-35,
                     PLANO, TX 75024-4100
                   +EDI: JEFFERSONCAP.COM Oct 31 2017 19:04:00
4303900
                                                                                 COLLECTO US ASSET MANAGEMNT, INC.,
                   c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 +EDI: AISACG.COM Oct 31 2017 19:03:00 Capital One Auto Finance,
4264270
                   c/o Ascension Capital Group, P.O. Box 201347, +EDI: AMINFOFP.COM Oct 31 2017 19:03:00 FIRST F
                                                                                     Arlington, TX 76006-1347
4246119
                                                                           FIRST PREMIER BANK,
                                                                                                       601 S MINNESOTA AVE,
                      SIOUX FALLS, SD 57104-4868
                   +E-mail/Text: bankruptcygpl@greatplainslending.com Oct 31 2017 19:18:44 GREATPL ATTN: CUSTOMER SUPPORT, 1050 EAST 2ND STREET BOX 500, EDMOND, OK 73034-5313
4246120
                                                                                                                     GREATPLAINS LENDING,
                    EDI: RESURGENT.COM Oct 31 2017 19:04:00 LVNV Funding, LLC its successors and assigns as,
4317136
                   assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

+Fax: 866-826-7962 Oct 31 2017 19:20:11 ONECLICKCASH, 52946 HIGHWAY 12, SUITE 3,
4246125
                     NIOBRARA, NE 68760-7085
4285242
                   +E-mail/Text: csidl@sbcglobal.net Oct 31 2017 19:18:43
                                                                                              Premier Bankcard/Charter,
                     P.O. Box 2208, Vacaville, CA 95696-8208
                                                                                                                      TOTAL: 11
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Mont
                                                                                     Montoursville, PA 17754-9416
cr*
cr*
                   +Capital One Auto Finance,
                                                       c/o Ascension Capital Group, P.O. Box 201347,
                     Arlington, TX 76006-1347
4561810*
                   +Capital One Auto Finance,
                                                                                               P.O. Box 201347.
                                                        c/o Ascension Capital Group,
                     Arlington, TX 76006-1347
                    INTERNAL REVENUE SERVICE,
                                                      PO BOX 7346, PHILADELPHIA, PA 19101-7346
PO BOX 619096, DALLAS TX 75261-9096
4246121*
4298291*
                  ++NATIONSTAR MORTGAGE LLC,
                   (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)
                                                                                                                      TOTALS: 0, * 5, ## 0
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Addresses marked  $^{\prime}$ + $^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2017 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2017 at the address(es) listed below: Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com Gary J Imblum on behalf of Mediator Gary Imblum gary.imblum@imblumlaw.com, gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b ernadette.davis@ecf.inforuptcy.com; gary.j.imblum@ecf.inforuptcy.comJoshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com Mark E Morrison on behalf of Creditor IRS Usapam.bankr-harrisburg@usdoj.gov Steven P. Miner on behalf of Debtor 2 Dollicia Ann White sminer@daleyzucker.com, aewing@daleyzucker.com Steven P. Miner on behalf of Debtor 1 Sterling White, Sr sminer@daleyzucker.com, aewing@daleyzucker.com Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com United States Trustee ustpregion03.ha.ecf@usdoj.gov William Philip Carlucci on behalf of Creditor Auto Auto Trakk, LLC wcarlucci@elionlaw.com, wcarlucci@elionwayne.com TOTAL: 10

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# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dollicia Ann White aka Dollicia Ann White-Macon, aka Dollicia A White-Macon

By the court:

Honorable Robert N. Opel United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

October 31, 2017

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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